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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/642,891	08/21/2000	Jeffry Jovan Philyaw	PHLY-25,338	8887
25883	7590	02/14/2007	EXAMINER	
HOWISON & ARNOTT, L.L.P			KANG, PAUL H	
P.O. BOX 741715			ART UNIT	PAPER NUMBER
DALLAS, TX 75374-1715			2144	
SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE		
3 MONTHS	02/14/2007	PAPER		

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary	Application No.	Applicant(s)
	09/642,891	PHILYAW, JEFFRY JOVAN
	Examiner	Art Unit
	Paul H. Kang	2144

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
 - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
 - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 20 November 2006.
- 2a) This action is **FINAL**. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-12 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-12 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on 26 March 2001 is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____. | 6) <input type="checkbox"/> Other: _____. |

DETAILED ACTION

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. **Claims 1-5 and 7-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borecki et al., US Pat. App. No. US 2002/0016749 A1, in view of Perkowski., US Pat. No. 6,064,979.**

3. As to claim 1, Borecki teaches the invention substantially as claimed. Borecki teaches a system and method of accessing personal account information of a credit card associated with a user over a global communication packet-switched network, comprising the steps of:

connecting a user location to the specific and unique credit card company server across the network in accordance with a known URL (Borecki, Figure 2A and page 2, paragraph 0034-0035);

transmitting the account information to the specific and unique credit card company server over the network (Borecki, Figure 2A and page 2, paragraph 0034-0035 and page 3, paragraph 0039);

using customer account information at the specific and unique credit card company server to determine the personal account information associated with the

customer account information from the credit card company server, to the user location (Borecki, page 3, paragraph 0040); and

presenting the information to the user at the user location (Borecki, page 2, paragraph 0034-0035 and page 3, paragraph 0040).

However, Borecki does not explicitly teach automating the steps of accessing said credit card company server. Specifically, Borecki does not explicitly teach:

at a user location disposed on the network, resolving a machine-resolvable code (MRC) having coded information contained therein and disposed on the credit card of the user, the coded information having no personal information contained therein relating to the user or routing information over a network;

extracting coded information from the MRC, the coded information associated with routing information that is associated with both the personal account information of the user and a credit card company server;

in response to the steps of resolving and extracting, obtaining the routing information to the credit card server associated with the extracted coded information;

connecting the user location to the credit card company server across the network over a determined route in accordance with the routing information.

In the same field of endeavor, Perkowski teaches a system and method for automatically retrieving information related to a commercial product by scanning an MRC, the coded information having no personal information contained therein relating to the user or routing information over a network (Perkowski, col. 3, line 63 – col. 4, line 4; col. 5, lines 19-26 and col. 19, lines 38-40).

Perkowski teaches at a user location disposed on the network, reading a machine-resolvable code (MRC) disposed on a commercial product of a user with a reading device (Perkowski, col. 3, line 63 – col. 4, line 4; col. 5, lines 19-26 and col. 19, lines 38-40);

extracting coded information from the MRC, the coded information associated with routing information that corresponds to the commercial product information stored on a company server disposed on the network (Perkowski, col. 19, lines 12-55);

in response to the steps of reading and extracting, obtaining the routing information associated with the extracted coded information (Perkowski, col. 19, lines 12-55);

connecting the user location to the company server across the network over a determined route in accordance with the routing information (Perkowski, col. 19, lines 12-55).

It would have been obvious to one having ordinary skill in the art at the time the invention was made to have incorporated the automated data entry and data locating system, as taught by Perkowski, into the credit card account information retrieval system of Borecki, for the purpose of enhancing the user friendliness of the system by automating manual data entry and automatically retrieving credit card information.

4. As to claims 2-5, and 8, Borecki-Perkowski teach the system wherein the MRC is an optical indicia, a barcode, wherein the optical indicia is used to extract the corresponding routing information and personal identification information, wherein a unique code is transmitted to a remote intermediate location, and returning a matched remote location information to the user (Borecki, Figure 2A and page 2, paragraph 0034-

0035 and Perkowski, col. 3, line 63 – col. 4, line 4; col. 5, lines 19-26; and col. 19, lines 12-55).

5. As to claim 7, Borecki-Perkowski teach the use of a computer display at the user location (Borecki, page 2, paragraph 0034-0035 and page 3, paragraph 0040).

6. As to claims 9 and 11, Borecki-Perkowski teach a method for accessing personal information from a remote location on a network, as applied to claim 1 above, comprising the steps of:

reading at a user location on the network a unique information access code disposed on a portable access device that is carried by a user, which unique information access code is associated with routing information on the network to the remote location and also with personal information at the remote location of a user that is associated with the portable access device (Perkowski, col. 3, line 63 – col. 4, line 4; col. 5, lines 19-26 and col. 19, lines 12-55);

accessing the remote location in accordance with the routing information (Perkowski, col. 19, lines 12-55);

transmitting to the remote location the unique information access code (Borecki, Figure 2A and page 2, paragraph 0034-0035 and page 3, paragraph 0039); and

at the remote location, receiving the unique information access code and accessing personal information associated therewith and forwarding the personal information back to the user location for viewing by the user (Borecki, Figure 2A and

Art Unit: 2144

page 2, paragraph 0034-0035 and page 3, paragraph 0039);, the step of forwarding comprising:

sending from the remote location a request for personal identification after determining that there is contained in the database local to the remote location personal information associated with the unique information access code (Borecki, paragraphs 0034-0035),

entering the personal identification information at the user location (Borecki, paragraphs 0034-0035 and 0039-0040); and

in response to input of a personal identification information by the user, returning the personal information to the user location (Borecki, paragraphs 0039-0040).

7. As to claim 10, Borecki-Perkowski teach the method wherein the network is a global communication network (Borecki, page 2, paragraph 0031).

8. As to claim 12, Borecki-Perkowski teach the method wherein the step of accessing comprises the steps of:

in response to the step of reading, accessing an intermediate location on the network remote from the user location (Perkowski, col. 3, line 63 – col. 4, line 4; col. 5, lines 19-26 and col. 19, lines 12-55);

transmitting the unique information access code to the intermediate location from the user location (Perkowski, col. 3, line 63 – col. 4, line 4; col. 5, lines 19-26 and col. 19, lines 12-55);

the intermediate having contained thereat a database with associations between a plurality of unique information access codes and remote locations on the network

(Perkowski, col. 3, line 63 – col. 4, line 4; col. 5, lines 19-26 and col. 19, lines 12-55);

comparing the received unique personal access code with the stored personal access code (Perkowski, col. 3, line 63 – col. 4, line 4; col. 5, lines 19-26 and col. 19, lines 12-55);

if a match is found, returning the matched remote location information to the user location (Perkowski, col. 3, line 63 – col. 4, line 4; col. 5, lines 19-26 and col. 19, lines 12-55); and

utilizing the returned remote location information from the intermediate location to access the remote location (Perkowski, col. 3, line 63 – col. 4, line 4; col. 5, lines 19-26 and col. 19, lines 12-55).

9. Claim 6 is rejected under 35 U.S.C. 103(a) as being unpatentable over Borecki-Perkowski, as applied above, further in view of Brook et al., US Pat. No. 6,170, 746 B1.

10. As to claim 6, Borecki-Perkowski teach the invention substantially as claimed. However, Borecki-Perkowski does not explicitly teach a wireless scanner. In the same field of endeavor, Brook teaches a wireless barcode scanner (Brook, figure 1 and col. 3, line 6 – col. 4, line 41). It would have been obvious to one having ordinary skill in the art at the time the invention was made to have incorporated the wireless barcode scanner, as taught by Brook, into the system of Borecki-Perkowski, for the purpose of increasing

user convenience and mobility.

11. Claims 1 and 9 are rejected under 35 U.S.C. 103(a) as being unpatentable over Perkowski, US Pat. No. 6,064,979, in view of Janning et al., US Pat. No. 6,446,049 B1.

12. As to claims 1 and 9, Perkowski teaches the invention substantially as claimed.

Perkowski teaches a system and method of accessing information associated with a user over a global communication packet-switched network, comprising the steps of:

at a user location disposed on the network, resolving a machine-resolvable code (MRC) having coded information contained therein and disposed on an object, the coded information having no personal information contained therein relating to the user (Perkowski, col. 3, line 63 – col. 4, line 4; col. 5, lines 19-26 and col. 19, lines 38-40);

extracting coded information from the MRC, the coded information associated with routing information that is associated with both the personal information of the user and a company server (Perkowski, col. 19, lines 12-55);

in response to the steps of resolving and extracting, obtaining the routing information to the server associated with the extracted coded information (Perkowski, col. 19, lines 12-55);

connecting the user location to the company server across the network over a determined route in accordance with the routing information such as a known URL (Perkowski, col. 19, lines 12-55);

transmitting the information to the specific and unique company server over the network (Perkowski, col. 19, lines 12-55);

using the information at the specific and unique company server to determine the information associated with the customer information from the company server, to the user location (Perkowski, col. 3, line 63 – col. 4, line 4; and col. 19, lines 38-40); and

presenting the information to the user at the user location (Perkowski, col. 3, line 63 – col. 4, line 4; col. 5, lines 19-26 and col. 19, lines 38-40).

However, Perkowski does not explicitly teach the information is credit card information and personal information is credit card related information. In the same field of endeavor, Janning teaches a system and method for accessing user credit card related information, such information having no personal information contained therein relating to the user, and using this information to access user's personal credit card account online (See Janning, Abstract and col. 28, line 1 – col. 29, line 4).

It would have been obvious to one having ordinary skill in the art at the time the invention was made to have incorporated the credit card access system of Janning into the automated information access system of Perkowski for the purpose of easily and efficiently obtaining user's credit information while maintaining anonymity as well as convenience.

Response to Arguments

13. Applicant's arguments filed November 20, 2006 have been fully considered but they are not persuasive. The applicants argued in substance that the examiner has not provided a reason to combine the prior art references cited. Applicants argue "the

question is whether one skilled in the art would combine these two references. To do this, the Examiner must show that there is a motivation to combine the two references.”

14. The examiner respectfully disagrees with the applicant’s arguments. “There are three possible sources for a motivation to combine references: the nature of the problem to be solved, the teachings of the prior art, and the knowledge of persons of ordinary skill in the art.” In re Rouffet, 149 F.3d 1350, 1357, 47 USPQ2d 1453, 1457-58 (Fed. Cir. 1998). The strongest rationale for combining references is a recognition, expressly or impliedly in the prior art or drawn from a convincing line of reasoning based on established scientific principles or legal precedent, that some advantage or expected beneficial result would have been produced by their combination. In re Sernaker, 702 F.2d 989, 994-95, 217 USPQ 1, 5-6 (Fed. Cir. 1983). However, the court also rejected the notion that “an express written motivation to combine must appear in prior art references....” Ruiz v. A.B. Chance Co., 357 F.3d 1270, 1276, 69 USPQ2d 1686, 1690 (Fed. Cir. 2004).

Further, the examiner recognizes that obviousness can only be established by combining or modifying the teachings of the prior art to produce the claimed invention where there is some teaching, suggestion, or motivation to do so found either in the references themselves or in the knowledge generally available to one of ordinary skill in the art. See In re Fine, 837 F.2d 1071, 5 USPQ2d 1596 (Fed. Cir. 1988) and In re Jones, 958 F.2d 347, 21 USPQ2d 1941 (Fed. Cir. 1992).

In this case, the examiner has provided the motivation to combine the references in the rejection of record; that the artisan would have been motivated to incorporate the

Art Unit: 2144

automated data entry and data locating system, as taught by Perkowski, into the credit card account information retrieval system of Borecki, for the purpose of enhancing user friendliness of the system by automating manual data entry and automatically retrieving credit card information.

Conclusion

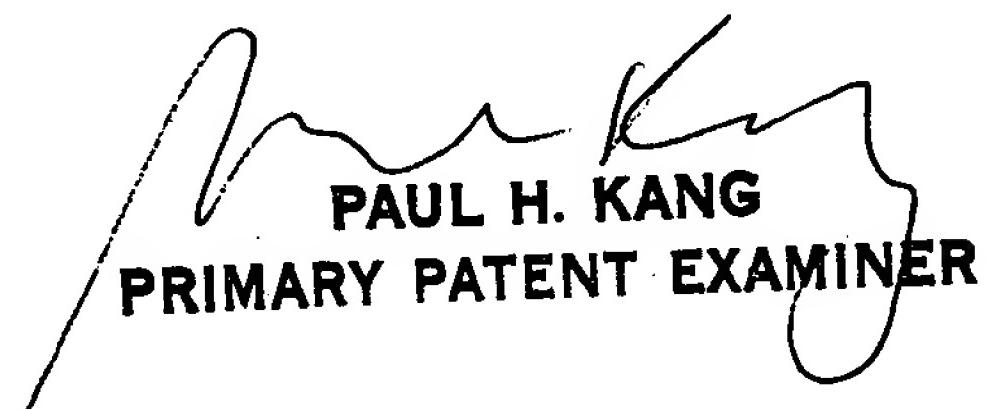
15. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

16. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Paul H. Kang whose telephone number is (571) 272-3882. The examiner can normally be reached on 9 hour flex. First Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, William Vaughn can be reached on (571) 272-3922. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



PAUL H. KANG
PRIMARY PATENT EXAMINER